

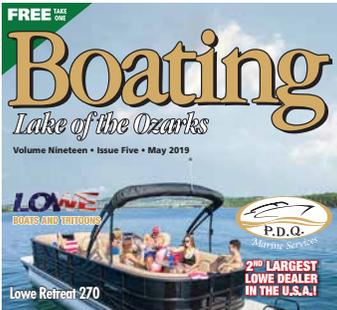
# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 15 -- ISSUE 5

MAY, 2019



**BOATING ON BACK**  
**RE/MAX 22-25**  
**NEWS IN BRIEF**



**Ready for Fun, Aim, Fire**  
Paintball park offers lots of excitement. Pg. 4



**No Bangs, No Fireworks**  
Fireworks still prohibited in OB. Pg. 14

**Soccer Complex**  
Taxes could fund development. Pg. 6



**Glimpses of the Lake's Past**  
Dwight Weaver's look back. Pg. 21

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**Crossword**  
Fill in the blanks on: 26 Solution: 14

## Bridging the Gap: 21 Down, Seven to Go

By Nancy Zoellner-Hogland

May 1, 2019 marks 21 full years of operation of the Lake of the Ozarks Community Bridge, a construction project that dramatically improved options for those traveling between the east and west sides of the Lake. Before the bridge was completed, motorists could choose between taking the ferry boat or driving the then unimproved Highways 5 and 54.

The good news is, if everything goes as planned – if traffic counts stay the same or increase, if the economy stays the same or improves and doesn't experience a downturn like the one seen in 2008, and if there are no unforeseen drastic expenses for repairs – the bridge will be paid off in 2026.

And that means no more tolls.

Joe Roeger, who has served as treasurer of the Lake of the Ozarks Community Bridge Corporation since its inception, said if he has his way, there will be a big community party to celebrate the event.

"This is the first large-scale public-private transportation initiative of its kind in Missouri under the 1990 statute so it will be a pretty big deal when it's paid off and transferred to the state. We had a huge celebration when it was opened – marching bands and the governor, US Senator and our state representatives were there. I'm not sure if we'll go to that extent next time, but I sure think we need to do something," he said.



Benne Media was also part of the grand-opening celebration. A contest was held on 92.7 The Mix radio station that allowed listeners to call in when they heard the sounder to get registered for a chance to be the first to drive across the bridge after it opened. Station manager and on-air personality Mike Clayton then drew the winning name and that person got to lead the more than mile-long line of vehicles across the

bridge once the speeches were given and the ribbon was cut. Roeger said he thought it would be fun if that person could once again lead the procession across the bridge during the payoff party.

He also explained why the payoff was such a monumental accomplishment.

"MoDOT (the Missouri Department of Transportation) had been looking at what other states had done in public-

private initiatives for transportation improvements. The following year, MoDOT then proposed a couple of those ideas – TDDs and Transportation Corporation – to the legislature," he said, explaining that Transportation Development Districts (TDDs) possess taxing authority to fund transportation projects while Transportation Corporations have no taxing authority. "MoDOT already

*continues on page 22*

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**For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"**

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## Armchair Pilot

By Nancy Zoellner-Hogland

**HAVE YOU LOST** your passport? According to *Afar* magazine, it's possible to get another one fairly quickly, if you follow the right steps. It's important to report your lost or stolen passport as soon as possible so it can be cancelled, but *Afar* suggests checking every possible pocket and purse first because once it's cancelled, it can't be reinstated if you find it 5 minutes later. If you're in the U.S., call first to cancel, then visit a passport acceptance facility to fill out a DS-11 form and start the process to obtain a replacement. If you're out of the country, you'll need to visit the nearest U.S. embassy or consulate – and you won't be able to return to the U.S. until you receive a replacement. To apply, you'll need a passport photo, another form of government-issued identification like a driver's license, proof of U.S. citizenship and your travel itinerary. *Afar* suggests keeping photocopies of all these documents in your phone or in Google Drive. Overseas you'll need to fill out both a DS-11 and DS-64 and include a statement about how and where you lost your passport. *Afar* suggests filing a police report if you think it was stolen. Replacement passports can be issued within a day or two during normal business hours; weekends and holidays may add time. Some travel insurance policies can help cover costs of changing flights. If you have Global Entry membership that was tied to your lost passport, you don't need to reapply but you will need to log on to the Trusted Traveler website and enter your new passport number.

**GLOBAL ENTRY** only lasts for five years, so make sure you keep an eye on the expiration date because it has to be renewed before it expires. Renewal can be handled through the GE kiosks as far out as one year before it expires – and the next five-year period doesn't begin until the original expiration date so you won't lose time by renewing early. Trusted Traveler Programs like Global Entry and TSA PreCheck can help you get in and out of the

airport faster.

**BE CAREFUL ABOUT** how you voice your opinion! A woman and her 14-year-old daughter were booted off a Frontier flight in April after complaining about vomit in their seats. The mother allegedly told the flight attendant about it but was told it wasn't the attendant's job to clean it up. The girl became upset after discovering the vomit on her clothes, hands and backpack and the mom became upset when she was handed wipes and told to clean it up herself. After refusing and becoming belligerent, police were called and the woman was arrested and held for 12 hours while her daughter was placed in protective custody. Frontier said the woman was offered a change in seating but social media posts by other passengers dispute that report, saying that although there were empty seats and the mother insisted she needed to get back home, the attendant told her she had to get off the plane.

**LOVE WATCHING PLANES** take off and land? After May 15, you'll be able to do that poolside with a drink in hand if you say at the new TWA Hotel at New York's JFK International Airport. TWA's former Fight Center, located at Runway 4 Left/22 Right, was turned into a 512-room hotel. It features a retro look with mid-century-inspired furniture and 4-1/2-inch-thick windows, a restaurant, cocktail lounge, observation deck and rooftop, zero-entry infinity pool that will remain open through the winter.

**PERKS ARE RETURNING** to economy class. Both *MSN Travel* and *Afar* magazine reported several airlines are providing extras like larger desserts, free earplugs, eye masks and socks, free – and better – snacks, free soft drinks and free meals for longer flights. Some airlines are offering free in-flight entertainment – libraries, streaming of Netflix, Hulu and HBO Go and live TV – and a few are even bringing in planes with more seat space. A couple overseas carriers are even featuring seats that can be converted into flat spaces that are just the right size for a sleeping child.

**FLAT-SURFACE BEDS** will also be available on All Nippon Airways Tokyo-Honolulu Airbus A380 flights. The leg rest will

fold up to create a bed – and a mattress will even be provided. The planes will also include walk-up bars and a multipurpose room to stretch your legs.

**NOW YOU CAN VACATION** like a star at the new Planet Hollywood Beach Resort on Costa Rica – but you can do it responsibly, leaving a minimal carbon footprint. That's because, in addition to providing walls full of authentic Hollywood memorabilia, Planet Hollywood has incorporated a wide range of conservation measures including reusable keyless entry bracelets; energy efficient lighting, A/C and appliances; low-flow toilets and showerheads; elimination of plastic water bottles and straws; and adoption of an eco-friendly water purification system. The resort's restaurants use local foods whenever possible and they donate all surplus food, "right down to the peels to feed the local farmers livestock." They also offer volunteer-tourism opportunities to their guests to allow them to give back to the local community that hosted them during their vacation.

**PASSENGER GROWTH** at St. Louis Lambert International Airport has now extended for 43 straight months. That's according to a news release provided by the airport. Airport officials report 3,510,938 passengers flew in or out of the airport during the first three months of 2019, which was an increase of three percent over the first quarter of 2018. January saw growth of 2.4 percent, February brought a 4.9 percent increase and March saw a 2.1 percent growth in total passengers or 1,351,083 passengers. New flights could be responsible. Southwest Airlines added non-stop service to Hartford, Connecticut last fall; Sun Country Airlines made its STL debut last fall as well, with weekly flights to both Tampa and Fort Myers; and Frontier Airlines added new service to Jacksonville and seasonal service to West Palm Beach. All airlines averaged 240 daily departures to 71 destinations totaling 21,540 departures through March 2019. In April, airlines are scheduled for 255 daily departures – seven more than this time a year ago.



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# The ultimate birthday bash for kids of all ages

By Nancy Zoellner-Hogland

Summer babies have got it goin' on!

Research shows babies born in June, July and August are more often a healthy birth weight and grow up to be taller adults. Other studies suggest summer-born babies tend to have a more robust internal clock than those born at other times of the year. Babies born in summer are less likely to have Season Affective Disorder (SAD) than winter babies and summer children are generally more positive-thinking than others.

But the pièce de résistance – summer babies can have outdoor birthday parties! And thanks to Fort 54 Paintball, a paintball park off D Road in Osage Beach, they can have a birthday party to top all birthday parties!

The state-of-the-art paintball course is fun, intense and battle-safe – and can be used by kids of nearly all age groups. Owner Rich Scharlott has 60 adjustable, air-powered guns for older kids and adults but also has an arsenal of spring-

loaded splat pump guns so kids 6 to 9 can also enjoy parties at the park as well. Scharlott said he also plans to add laser tag guns to his collection in the near future.

The two-acre park has been open two years but has been operating as a paintball park for a little more than half that time. Scharlott said he has a group of kids to thank for his change of direction.

“I originally built this as a haunted trail for Halloween. I spent a lot of time cutting trails and getting it set up - and a lot of money paying high school kids to work as zombies and monsters! Then one night these kids came through and said it would really be a cool paintball park. I'm originally from St. Louis and had played quite a bit up there so, being an entrepreneur, I just started thinking about how I could make that happen,” he said.

He reworked the land a bit, digging a few trenches, building a few berms, adding a bunker or two and some landscaping, and ended up creating two fields that can



A birthday to remember! Photos by Nancy Zoellner-Hogland

operate separately or be combined for a larger party. He also built a staging area and equipment house. The park is surrounded by fencing or net-

ting so younger kids can't get lost and the front is draped in heavy netting to allow spectators to enjoy the action without getting splattered.

This summer, he'll be building a new concession area with a large deck overlooking the park where pizza, *continues on page 23*

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# Several interested in soccer complex

By Nancy Zoellner-Hogland

There's quite a bit of support for bringing a tournament soccer complex to Lake of the Ozarks. That became apparent when several different property owners expressed interest in partnering at various levels in the project.

"The advisory board met yesterday and reviewed nine proposals and we are currently looking for some more detailed information from a few of the proposals. We are very excited about the opportunities and the fact we have proposals from multiple locations, including Eldon, Osage Beach, Linn Creek and Lake Ozark," said Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau and a member of that board.

In the April issue of the *Lake of the Ozarks Business Journal*, we reported that studies conducted over the past few years showed an eight-field tournament soccer complex at Lake of the Ozarks would have a \$75-million annual impact in

spending in the community, creating 900 to 1,000 new jobs with that spending.

According to Jacobsen, some of the economic impact would be produced through the 50,000 to 120,000 room nights that would be booked annually during the spring and fall shoulder seasons – from the beginning of March until the middle of June and then again from mid-August through November. Because of that, the Lake of the Ozarks Convention and Visitor Bureau (CVB) and the Lake of the Ozarks Tri-County Lodging Association (TCLA) are proposing an increase in the local county lodging tax from 3 percent to 6 percent in Camden and Morgan counties and from 5 percent to 6 percent in Miller County to help fund construction of the facility, estimated to cost \$20 million to \$30 million. Other funding sources for the proposed project could include local businesses and governmental entities. Bonds would have to be issued for a term of approximately 20 to 23 years



for the development of the soccer complex.

Jacobsen said a side benefit would be additional lodging tax revenues that could be utilized to promote the Lake.

"These funds are in addition to the funds currently collected. The soccer tournaments included in this proposal mandate a minimum two-night stay-and-play policy, which

means all tournament overnight arrangements will only be made with TCLA accommodation facilities who are current in their collection and remittance of the county lodging tax," he said, explaining that policy assures lodging facilities they will see a return on the additional tax that would be collected if the increase is approved by voters.

Jacobsen said the soccer park would bring families back to the Lake, it would bring them in the shoulder seasons, it would be paid for by the visitor, "and it's trackable. Soccer has continued to grow over the years and its popularity is expanding but the real 'hot bed' of soccer is in the Midwest, especially in St. Louis and Kansas City."

Jacobsen said because finding a suitable location was a priority, a Request for Proposal (RFP) was published in newspapers, shared with several organizations and sent to 26 different property owners in early March to determine the best possible site from the multiple potential sites identified in the study. An advisory board consisting of three representatives from the local business community and the presidents of TCLA and the CVB was also established to review each of the submitted sites from the issued RFP.

In addition, the board contacted developers who have expressed an interest in similar projects, he said, adding that they had already heard from some developers who don't own land but who have a history with recreational facili-

ties and who were interested in partnering with someone who has land.

"The most viable option would be for someone who owns more property than what's needed for the soccer complex to donate a piece of the property for the project and then make his or her money by developing the land around it," Jacobsen said. "In a best-case scenario, a developer would partner with a municipality or county, using tax dollars to build the facility, then he or she would turn it over to that entity when it's completed."

Jeanna Woods, city administrator for Osage Beach, said they were very interested in being part of the project.

"We're looking at it from another angle too. Although the soccer fields would be used on the weekend for tournaments, they'd be available through the week for our local teams to play on. Soccer is really growing in popularity at the Lake and it would be great to have nice, new fields for our kids to play on," she said. "We'd also like to work out a deal where we could also add a few baseball diamonds or have a couple multi-use fields. We took over the OYAC baseball and softball program this year and have 40 teams to schedule on five fields! We really need more and this seems like it would be a perfect opportunity to add them."

For more information about the proposed soccer complex, including the study that was conducted, visit [www.lakesoccercomplex.com](http://www.lakesoccercomplex.com).

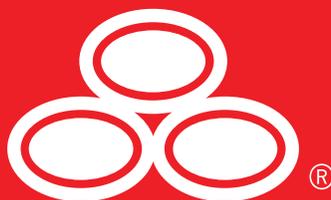


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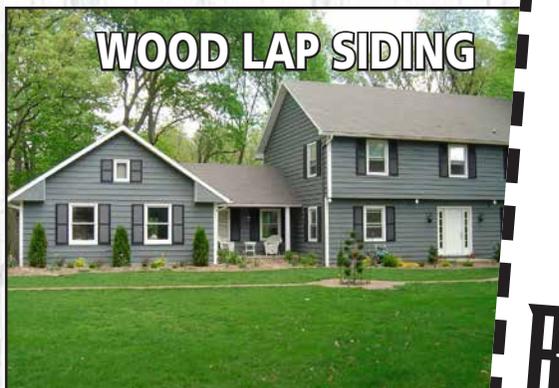
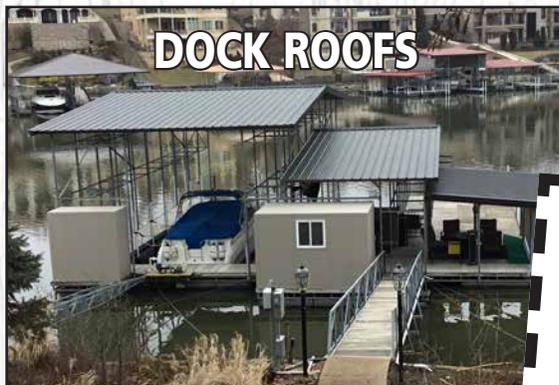
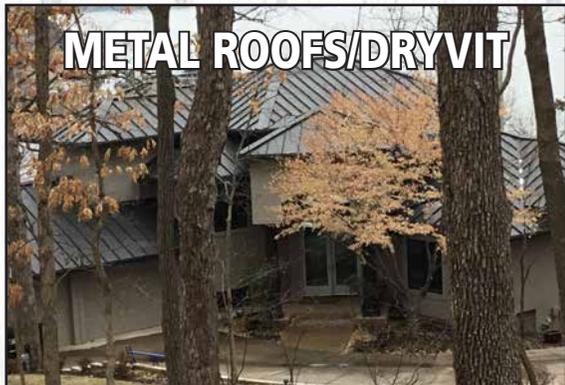
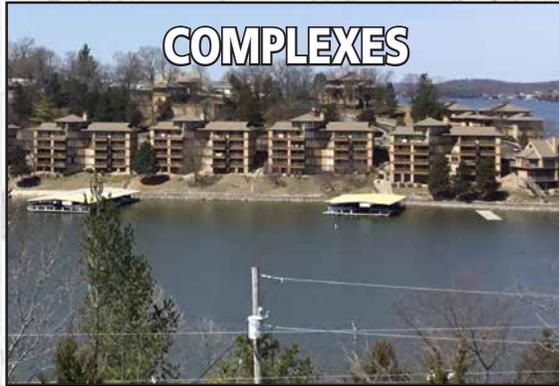
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# Payroll scam making the rounds

If IRS scams, bail bond scams, credit card offer scams, multi-level marketing scams and dating site scams weren't enough – now you can add one more to the list. Payroll scams. A Missouri business recently contacted its local sheriff's office after receiving an email requesting they change one of their employee's direct deposits.

According to law enforcement, the fictitious emails appeared to be coming from an employee of the business who was asking that the bank routing number be changed so the money would go into his new bank account. However, after contacting the employee, the business owner learned the employee had made no such request. Instead, the change was actually to redirect the pay into a bank account outside the United States. It was the second such scam reported recently.

Law enforcement is working with the FBI, which has its hands full. Statistics gathered by the FBI's Internet Crime Complaint Center (IC3) for 2018 show Internet-enabled theft, fraud, and exploitation remain pervasive and were responsible for a staggering \$2.7 billion in financial losses in 2018.

In its annual Internet Crime Report, the FBI reports the IC3 received 351,936 complaints in 2018—an average of more than 900 every day. The most frequently reported complaints were for non-payment/non-delivery scams, extortion, and personal data breaches. The most financially costly complaints involved business email compromise, romance or confidence fraud, and investment scams, which can include Ponzi and pyramid schemes.

Reports came in from every U.S. state and territory and involved victims of every age. There was a concentration of victims and financial losses, however, among individuals over the age of 50.

"The 2018 report shows how prevalent these crimes are," said Donna Gregory, chief of the IC3. "It also shows that the financial toll is substantial and a victim can be anyone who uses a connected device. Awareness is one powerful tool in efforts to combat and prevent these crimes. Reporting is another. The more information

that comes into the IC3, the better law enforcement is able to respond."

The bright spots reported by the IC3 include the establishment in February 2018 of the Recovery Asset Team and its success in recovering funds lost in business email compromise scams. These sophisticated scams involve perpetrators infiltrating businesses' email accounts and requesting fraudulent wire transfers or gift card purchases.

The Recovery Asset Team has helped streamline communication with financial institutions and assist FBI field offices in the recovery of funds for businesses that report a fraudulent domestic transfer. The team was able to successfully recover more than \$192 million in funds—a recovery rate of 75 percent.

One recovery success came in Colorado, where a victim wired \$56,179.27 for a home purchase to a thief after receiving a spoofed email request from the lending agent. The Recovery Asset Team worked with the Denver Field Office and the victim's bank to freeze the funds transfer and return \$54,000 of the stolen money.

"The 2018 report shows how prevalent these crimes are. It also shows that the financial toll is substantial and a victim can be anyone who uses a connected device."

To improve the chances of a successful recovery, it is imperative that victims contact their bank immediately upon discovering a fraudulent transaction as well as report the crime to the IC3.

The large number of complaints captured by the IC3 in 2018 also helped improve the data available to all law enforcement entities as they search for connections among cases and look for trends and patterns in crimes and victims. In addition, the IC3's Operation Wellspring Initiative helps build the cyber investigative capability and capacity of state and local law enforcement by linking them to the FBI's field offices for support on identifying and responding to malicious cyber activity.

In 2018, the IC3 also worked with the FBI's Victim Services Division to add staff to help better serve the victims of cy-

ber-enabled crime. The victim specialist-Internet crimes position helps provide crisis intervention services, assess victim needs, and refer victims to additional resources.

The IC3 website provides a list of common and current scams as well as tips on how to avoid being a victim of an Internet-enabled crime. The most important prevention tips include keeping hardware and software updated and protected by anti-virus programs and strong passwords. The other steps include learning how to recognize suspicious messages and requests and researching and verifying the legitimacy of every offer, person, message, or opportunity encountered online.

The IC3 was created in 2000 to provide the public with a reliable and convenient reporting mechanism to submit information to the FBI concerning suspected Internet-facilitated criminal activity and to develop effective alliances with industry partners. Learn more at [ic3.gov](http://ic3.gov).



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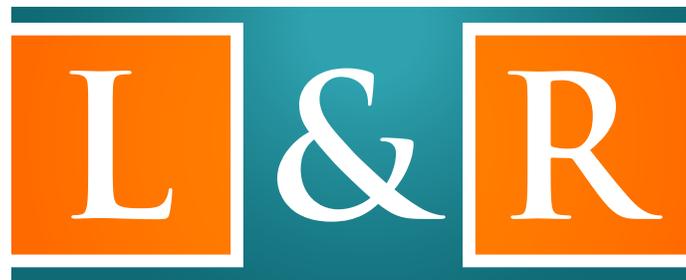


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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

# Osage Beach prepares for Amendment 2 implementation

By Nancy Zoellner-Hogland

Osage Beach City Administrator Jeana Woods said if the calls she's been getting are any indication, most people are supportive of a medical marijuana dispensary operating in the city.

She said a handful of people had called the city during the past month but most were just asking questions about the process.

"Some were from developers. Some were attorneys for developers asking where we were in the process. They were looking at cultivation and possibly manufacturing but I honestly have had no calls from anyone trying to discourage the city from moving forward with this. The few calls that I've taken have been more inquiries than anything else. 'What does this mean?' 'What is the city doing?' I think people just want to know how this is going to progress and what it will mean for them," Woods said.

In April, the city held a workshop for the Planning Commission and the Board of

Aldermen to discuss changes that would be needed to allow medical marijuana facilities to operate inside city limits. At that meeting Osage Beach City Planner Cary Patterson talked about the different zonings that would be required for the different types of businesses that will be allowed under Amendment 2 – farms that will grow cannabis, cannabis manufacturing facilities, cannabis testing labs, and dispensaries, which will sell medical marijuana or cannabis-infused products.

He also discussed the best locations for those businesses, explaining, for instance, that manufacturing and testing facilities should be located in the industrial area. Several other parameters were discussed – none of the cannabis operations could be within 1,000 feet of residential areas, they should be within 1,000 feet of the city's main corridors and prohibited from operating on lakefront property, and signage restrictions would be the same as those placed on any other

business.

Although Alderman Kevin Rucker spoke against it, the board also asked about reducing the distance required between dispensaries and churches, schools and daycares to 200 feet. Woods explained.

"Amendment 2 had set that distance at 1,000 feet and while a municipality can't be more restrictive, they can be less restrictive. The aldermen that supported the move said they wanted to lower the distance for a dispensary because they feel a dispensary is less intrusive and 200 feet is what we currently have in place for bars and liquor stores," she said, adding that they hoped to get all the proposed ordinances to the planning commission in time for its May 14 meeting. "That way we can go to the board of aldermen in June so we can have this all in place by the time people are going to the state level, applying."

L. and Timothy Leatherbery purchased a building on Osage Beach Parkway that sits just north of the entrance to

the City Park and catty-corner and across the Parkway, 766 feet from the Osage Beach 1st Assembly of God Church. On January 5, the first day the Missouri Department of Health and Senior Services (DHSS) began accepting applications, the Leatherberys applied to operate a dispensary - Green-side Apothecary - at that location. They also applied for a cultivation license for property in Sunrise Beach. Hemp Hemp Hooray CBD Store applied to open a dispensary separate from the store they currently have in Stonecrest Mall.

At the city's public workshop, the Rev. Tim Anna, who pastors the Assembly of God Church, said he was against a medical marijuana business operating in the city – especially one that close to the church, the park and the former Osage Beach Elementary School which, although it no longer operates as a school, still hosts children's dance recitals.

Woods said she hasn't heard from any medical providers asking about setting up

shop in the city – but admitted that she didn't know if she would, "Since they're not selling a product I don't know that they'd even need to contact us. During our public forum there were some questions about the doctors that would be prescribers. I mentioned it to a hospital official but they said because marijuana was still illegal at the federal level and because the hospital has federal contracts, they didn't think their doctors could be prescribers. There are still a lot of unanswered questions. Like everyone, we're just taking it one step at a time!"

In late April, the Missouri Department of Health and Senior Services (DHSS), which is tasked with regulating medical marijuana, announced that the top-scoring 60 cultivation facilities, 192 dispensary facilities and 86 medical marijuana-infused manufacturing facilities will be initially licensed for business in Missouri.

"We appreciate and continue to seek the public's input on how to best implement *continues on page 32*

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## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### Spruce Up Your Landscaping for Spring

Spring has sprung, and as the weather continues to show off with sunny days and warm weather, you may find the itch to get outdoors and spruce up your landscapes. If you plan to rent your vacation home through the Summer, having the landscaping in tip-top condition is vital. Here are a few things you can start doing now to give your landscaping the best chances of lasting through the Summer season, and also creating spaces where you can kick back and relax all Summer long.

**Do:** Keep a Regular Mowing Schedule. Your mower will be one of your most important landscape tools because regular mowing is critical for lawn care. This cutting schedule can range from once to several times per week, depending on how quickly the grass grows. Your grass does need to stay at a certain level to fight off drought and other lawn hazards, so it is important to not cut it too short.

If you will not be at your vacation home at the Lake of the Ozarks often enough to keep the grass mowed, you can hire a landscape team to come in and keep things taken care of.

**Don't:** Let Pests Invade Your Landscape. It can be easy to ignore the Summertime pests that can take over your landscape, but they can post an actual threat to your space. From grubs to sod webworms, chinch bugs to armyworms, there are many different types of pest infestations that can cause brown patches of grass.

**Do:** Feed and Fertilize Your Landscape. It is important to know what types of grass you have in your landscape and make sure that it is being fertilized properly. Warm-season grass types need a nutrient boost, which can be accomplished through an extremely quick application of fertilizer. Of course, over fertilizing can also have an adverse effect on your landscaping. Too much nitrogen in fertilizer can burn the grass, especially when temperatures are high. Slow release fertilizers are a great option.

**Don't:** Water During the Hot Part of the Day. It is actually useless to water during the hottest part of the day because the water will evaporate before it ever reaches the roots. The best time to water is in the early morning while the temperatures are still low. Plants can make better use of the hydration during this time.

**Do:** Look for Drought Tolerant Plants



Adding color to your landscaping is the best way to really make an impact. The warmer temps during a Midwest Summer can mean that looking for drought-tolerant plants can keep the color lasting longer. New annuals or perennials are an easy place to start. They are also great at conserving water and require minimal maintenance. You can line the walkways of your landscape with colorful plants, as well as add window boxes or pots on the porch. A climbing flower on a trellis can also be a great way to get attention, but also add some privacy to areas of your landscape.

**Don't:** Forget to Enjoy Your Landscape. A vacation home at the Lake of the Ozarks is meant to be enjoyed. After your hard work is done, it is time to mix up a cool beverage, find a nice shade tree, and admire your work.

If you do not have a vacation home at the Lake of the Ozarks, it is not too late to get started. Team Lasson knows that it is still a great time to buy a home at the Lake of the Ozarks. Whether you are looking for a second home at the Lake of the Ozarks or buying your very first home, we would love to assist. Looking for a great place to get a mortgage at the Lake of the Ozarks? We can help! Visit our website to start filling out your application. We cannot wait to work with you and help you secure the home of your dreams.

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# Horseshoe Bend Parkway: 'Like driving on glass'

**Now City of Lake Ozark is exploring its options**

By Nancy Zoellner-Hogland

The Horseshoe Bend Parkway resurfacing project went as smoothly as the finished product motorists are now driving on.

Kevin Luttrell, superintendent of the Horseshoe Bend Special Road District (HBSRD), said except for getting a slightly later start than planned, everything stayed on schedule. The Parkway was completed in just six working days.

"They (Magruder Paving LLC) covered one-half of a lane each day. That way we only had one header – a bump – the place where we stop and start – in each lane. Things went smoothly and the road is smooth. I learned a lot in '08," he quipped, explaining that he and Norm Duncan, the former superintendent, took turns running the last Parkway resurfacing project that year. "The last time it was paved, they used electronics to 'read' the gutter, which wasn't smooth. We didn't use that method this time!"

He said the project actually took a little longer than six days because he had to split Magruder with the Missouri Department of Transportation (MoDOT) so paving crews were working in Linn Creek a couple days, "And I got quite a few calls from people on those days asking where we were and why we weren't working!"

Luttrell said in addition to ensuring the finished product was smooth, they also took extra care to make sure the pitch was right to allow for drainage and that the Parkway only included one crown in the center of the center turn lane so it will be easier to keep the blade level when plowing snow. "It used to have a triple crown but that's all gone now," he said.

Even the motorists cooperated and drove slowly and, for the most part, carefully.

"We only had two accidents. One was when somebody rear-ended another car and he told law enforcement that he was staring at the equipment. Another gentleman hit a roller but fortunately nobody was sitting

on it. People were supposed to be driving out in the center turn lane but he crossed over into that work lane and hit it. I don't know how because we had those lanes coned tight exactly for that reason. We didn't want someone switching lanes and we wanted to slow traffic down because it's not a good feeling to work out there! The worst was when we were working the center because there's no room to run," Luttrell said, adding that fortunately no one had to run and none of the workers were hit. "It was a safe project and now I'm just glad it's over. My biggest goal since taking this job has been to fix the Parkway. People have told me it's like driving on a sheet of glass.

In addition to paving the entire length of the Parkway to Bittersweet, Magruder also overlaid Horseshoe Bend Road to its end by Wrenwood Condominiums, Terry, Ivy, Daisy Salem, Concord, Goldenrod, and the Bittersweet Hiking and Biking Trail.

Luttrell said as soon as

Magruder finishes the Linn Creek project, they'll be back to pave Bittersweet. After that's complete, they'll add delineators – white posts spaced about 100 feet apart – the length of the trail.

Then Magruder will move back to the top of the Bend to pave the section of the Parkway that's in Lake Ozark city limits. The board approved the expenditure at its March meeting. However, the Bagnell Dam Boulevard project won't be moving forward for a while.

Lake Ozark Public Works Director Matt Michalik said in 2017 he got bids to resurface Bagnell Dam Boulevard. One was for \$850,000 and the other was \$1.3 million. Because the city's financial status wouldn't allow them to move forward without an increase in funding, aldermen voted to hire Conchran Engineering to conduct a study. That study looked at all the roads in the city to determine which needed to be fixed first and which ones could wait. It also looked at funding options. The results

were presented at a workshop in April.

"The engineering company wasn't really involved in the conversation. Representatives were in the audience to answer questions but the aldermen discussed it and decided to put together a citizen's group to see if the voters would support a tax increase," he said. "There was some conversation about sending out some questionnaires or putting something on the utility bill to see what kind of feedback we get first before we get too deep into it but I'm going to suggest that we get a couple people from each ward to go door-to-door to talk face-to-face with the residents. Then we could meet in a couple weeks to compare notes. It costs the city quite a bit to put something on the ballot. If we get nothing but negative feedback, we'll know not to waste our money."

The first citizen's meeting was set for May 1, after this issue of the *Lake of the Ozarks Business Journal* went to press.

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# Building an effective web presence

with Karen Horsman,  
MSW Interactive Designs LLC

## How Much Time Do People Actually Spend on Social Media?



**Karen Horsman**

The amount of time spent on social media is on the rise. People look at social media all day on the phone and on desktop while at work. These devices help keep us connected with others and play a significant role in our daily lives. Have you ever wondered how much time people are actually spending on social media?

People are looking at social media for 142 minutes (over 2 hours) each day, and that time is going up every year! That's a big chunk of time and there are a few things your business should consider with that information:

### Your Business Better Be There

People are spending a big portion of their free time on social media. Your business needs to have a social media presence to stay relevant and top of mind.

### Your Message Better Be Spot On

Create social media content that is interesting and relevant to your business. People like to learn and what better place to do that than on social media -- that's where they're spending their time anyway. Inform your customers without a strong sales message. People like to buy but don't like to be sold to.

### Your Target Audience Should Be Accurate

Just being on social media is not enough. You'll want to target your message to better reach your ideal client. Think about that for a minute. Does your ideal customer have a specific age range, gender, demographic, etc.? Use this information to better narrow down your target audience to

make sure your message is being seen by the right people -- the kind of clients you want to work with.

### The Recent Shift in the Social Media World

The use of Facebook is actually declining while other platforms are recently seeing more action. At the moment, Facebook is still the king of social media, but others are quickly gaining traction in the social media industry. It's important your message is being spread across a variety of platforms to reach different viewers. Diversify your social media presence to optimize your message!

### Key Take Away

People are spending more and more time on social media and it's vital that your business has a presence. When your business is on social media, you're being invited into the personal space of potential customers. Make sure your message is effective in converting viewers. And don't forget to diversify your social media presence to help maximize your reach.

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# "Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

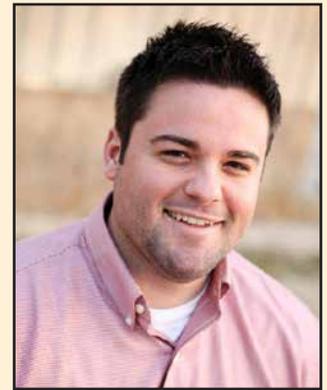
## Reducing Workplace Injury

Employee injuries can be devastating for the employee but also for businesses, especially small businesses with fewer employees available to take on new roles when an injured worker is on leave. While workers compensation insurance will help pay medical costs and replace an injured employee's lost income, your business will have to absorb costs associated with reduced productivity, overtime, training replacements, workers compensation premiums and or adding additional payroll while the other employee is on leave.

The best way to minimize the hidden costs of workplace injuries and related insurance costs is to prevent accidents from happening in the first place. Below are just a few of the steps to consider when developing a formal, comprehensive workplace safety program to help reduce the risk of injury.

**Engage management and employees** - Businesses that are the best at workplace safety are the ones that leadership and employees are in it together. Responsibility for workplace safety should be part of everyone's job, and specific employees and managers should be tasked with implementing, maintaining and improving workplace safety program components. There should be a positive and a negative for using and not using safety in the workplace for each employee.

**Look over and analyze your workplace and operations** - Evaluate your business from top to bottom. Review your equipment as well as all workplace activities. As part of your evaluation, talk to your employees to learn their safety concerns. Whenever you add new operations, equipment or facilities to your business, analyze these for risks as well. So many times workplace injuries are due to employees or owners removing safety guards/equipment on tools and machinery.



Nick Brenizer, AIP

**Implement training** - Train employees about workplace safety and how to identify hazards. Include workplace safety training as part of employee onboarding and offer refresher training on a regular basis. In addition to injury prevention training, you may want to include first-aid training so that your workforce can respond effectively if an accident does occur. Many workers compensation carriers will offer weekly talking points or videos at no cost to their policy holders.

Workplace safety programs provide additional benefits beyond preventing accidents. These programs have been found to increase employee morale, retention and productivity and should be number one priority for owners, managers and all employees.

### Beyond prevention: Workers compensation insurance

Unfortunately, accidents and injuries do happen. Following the steps above can help reduce workplace injuries, but the risk cannot be absolutely eliminated. To help employees—and your business—recover from a workplace injury, your company will need workers compensation insurance. Workers compensation insurance requirements for employers vary from state to state—and knowing the requirements for your state is essential to protecting your business.

Nick Brenizer, has an AIP & RWCS designations and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com .



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# Strengthen your business

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

Entrepreneurs often put extensive time, energy, and effort into building their company's brand on social media. That's important, but there's another component to branding that can help enhance your company's reputation: personal branding.

## What Is Personal Branding?

Personal branding is essentially the ongoing efforts to market yourself and create a consistent image and strong reputation among peers, the public, customers, and vendors. Your personal brand on social media not only affects how people view you as an individual, but also how they perceive your business.

## Why Is It So Important?

Some benefits of personal branding include:

- More awareness of your professional expertise and your business's capabilities.
- More opportunities to connect with potential customers. (People are often more likely to follow and interact with other people on social media than with brands.)
- Online word of mouth about your company as people share your social media content.

## Tips for Strengthening Your Personal Brand on Social Media

Make sure you're making the best use of your time by choosing the right social media platforms.

Not every social media channel will be effective for building meaningful connections. Consider where your prospective customers, existing customers, and other peo-

ple and companies in your industry spend their time online. For example, if you operate an interior design business, social media platforms like Instagram or Pinterest—which center on sharing images—may give you ample opportunities to showcase your knowledge and skills. But if you're a business consultant, you might not find them as valuable.

Because of its direct purpose to connect business professionals with other business professionals, LinkedIn is almost always a worthwhile channel for entrepreneurs in all industries.

## Complete your profiles

On whatever social media channels you set up accounts, complete your profile information, so people know who you are, how to reach you, what you do, what business you run and what products and services it provides. Regularly review your social profiles to make sure they're consistent and up to date.

## Be active and engaged

Take the initiative to connect with people with whom you want to forge a professional relationship—potential customers, existing customers, vendors, community leaders, industry influencers, etc.

Also, regularly share content that you or your company creates (e.g., blog posts, videos, etc.) as well as relevant content by other reputable people and organizations in your industry. Doing so will help demonstrate your expertise and show that you're on top of what's happening. And don't shy away from showing your personality. If you're genuine and engaging,

people will find your online presence more memorable and feel more inclined to interact with you.

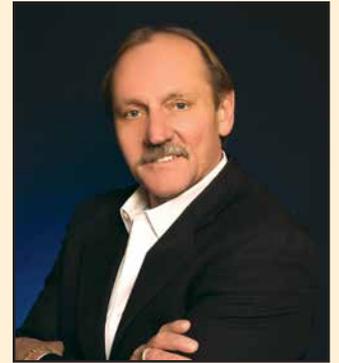
## Use your common sense

Some topics are almost always no-nos when you want to gain professional connections and earn their respect and trust. Yes, you can post whatever you want, but that doesn't mean you should. Making political rants, using questionable humor, or touching some other nerve could poorly reflect on your professional reputation. So think before you post.

Improving your personal brand on social media can help boost the visibility of your business and lead to new customers and new partnerships. If you need guidance on how to create a stronger personal brand or discuss any other aspect of marketing, contact SCORE to talk with a business mentor. SCORE mentoring costs nothing, and SCORE volunteers have experience and expertise in all facets of starting and running a business.

*You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. For more information about contacting a mentor or volunteering contact the SCORE Lake of the Ozarks Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.*

# As the Lake Churns Tight Inventory Continues To Depress The Market And Agents



Real Estate and Lake News  
with C. Michael Elliott

A tight inventory continues to depress the market. I am working with buyers who have cash or financing in place, are reasonable in their expectations and ready to close quickly but due to the lack of inventory are unable to secure a purchase. 2019 1st quarter total number of sales of all property types are down by 10% compared to 2018. Lakefront home sales under \$1 million decreased 9%, Offshore homes decreased 13% and condo sales decreased 11%. Average sale prices are beginning to show a slight decrease in both lakefront homes and condos, while offshore home average prices are continuing to increase. At the same time, the number of new agents joining our local, lake area Multiple Listing System continues to accelerate.

To use a frequently used but true phrase: The Lake of the Ozarks is a great place to live, work and play. It entices so many to make the move here full time (plus more who dream and plan for the same). Many agents at the lake come from a variety of previous occupations and many embark in the real estate business as second careers. Quite a few undertake a part time real estate career and many still work other jobs. There are also a good number of agents who are initiating a real estate career at the start of their professional lives.

Our current roster in our Multiple Listing System (MLS) shows a total of 711 Realtor members. To put this in perspective, there have been 547 sales closed in the first quarter of 2019. I share this information not to dissuade you from embarking on a career in real estate nor to make you feel sorry for me or any of your agent friends. Although, you might want to take a moment to give your agent a hug. I am sharing this to inform you there is a level of service that is due to you by a real estate agent and to impress upon you how important it is to choose an agent with experience or that is backed by an experienced broker/mentor.

Licensed sales agents are obligated by Missouri State Statutes, guided by the Missouri Real Estate Commission, to provide you with a certain level of service and to be honest and forthright. Further, REALTORS are obligated to do more in the form of our Code of Ethics. Both exist to protect the public. The details are too numerous to include here but if you'd like more information, please let me know. I promise I will share them at no obligation to you.

While I am a proponent of a career in real estate, I am also a proponent of agents acquiring the education and knowledge necessary to truly be able to guide their clients in making the best possible decision in purchasing at the lake. The facts required to pass the real estate exam and obtain a license exist primarily of state and national laws and basic real estate terms.

To gain the additional working knowledge that I consider vital to do right by a customer can be achieved by obtaining additional education AND enlisting the help of an experienced agent as a mentor or choosing a broker willing to teach and guide. I assure you, from my own personal experience, this will make life so much better than hacking through each circumstance as it arises. I had a great mentor/broker at the start of my career and I still appreciate the time she gave to assist me.

There is not a course that I am aware of that teaches the specific knowledge needed to navigate real estate transactions in our unique lake location. Permitting for docks, seawalls, boat ramps, decks, etc. are just a drop in the lake compared to all items specific to our area that can occur during the sales process. It's unfortunate but not surprising that the number of agents who fail in the first year is 75% to 87% depending on the source.

Real estate purchases are usually the largest a person will make in their lifetime. Choosing an agent to work with is every bit as important as the decision about a property purchase. Be sure you find one that has your best interest in mind and is capable of guiding you through the buying or selling process.

*Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or [cme@yourlake.com](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com).*

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# Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for Bottom Dollar Bootyque at 4427 Osage Beach Pkwy Ste A700 in Osage Beach. Attendees included Bottom Dollar Bootyque staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new facility in Osage Beach and their new membership with the Lake Area Chamber. For more information, visit their website at [www.bottomdollarbootyque.com](http://www.bottomdollarbootyque.com) or call (573)-480-1489



The Camdenton Chamber, Lake Area Chamber and Lake West Chamber recently held a joint ribbon cutting for Thunder Mountain Park at 526 Bridal Cave Road in Camdenton. The ribbon cutting took place on April 10th, 2019 at 9:00 am. Attendees included Thunder Mountain Park staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit their website at [www.bridalcave.com](http://www.bridalcave.com) or call (573)-346-2676



The Lake Area Chamber recently held a ribbon cutting for High Noon Pub & Grill at 1289 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on April 5th, 2019 at 11:30 am. Attendees included High Noon Pub & Grill staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit their website at [www.highnoonpubandgrill.com](http://www.highnoonpubandgrill.com) or call (573)-365-9960.

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# The Differences

by TCLA team

What's the difference between the Lake of the Ozarks Convention & Visitors Bureau (CVB) and the Tri-County Lodging Association (TCLA)? This is a question that both the CVB and the TCLA staff hear on a regular basis.

The CVB is a membership-based organization supported by over 550 Lake Area businesses and organizations with a mission to promote the Lake of the Ozarks. The 14-member staff is responsible for producing and distributing three vacation related magazines which include the Lake of the Ozarks Official Vacation & Service Guide, the Lake Life magazine and the Restaurant Guide.

In addition, the staff maintains the award-winning website Funlake.com as well as producing and updating content for the CVB social media platforms such as YouTube, Instagram, Twitter, Pinterest and FaceBook. The creative teams also produce video, digital and print advertising & artwork in house, which is then used on the Funlake website, in magazines, newspapers, brochures and other media outlets.

During the early part of each year the CVB staff attends various sport and travel shows in St. Louis, Kansas City,

Chicago, Des Moines and other primary tourist feeder markets promoting the Lake of the Ozarks.

Finally, the CVB is responsible for answering, tracking and mailing promotion materials to all vacation information inquiries and requests. Approximately 20,000 Vacation Guides will be mailed to potential vacationers this year and another 120,000 Guides will be handed out at Sport & Travel shows, placed in local racks and distributed to visitor centers and other outlets throughout the state.

The Tri-County Lodging Association was formed in 1993 as a result of a vote of the people in Camden, Miller and Morgan counties and currently represents more than 300 accommodation facility owners.

Accommodation owners located within in a five-mile radius of the Lake of the Ozarks are required to collect a 3% to 5% county lodging tax (depending on the county) from their overnight guests. This tax is then remitted each month to the county collectors. The tax collections are then given to TCLA to help promote the Lake of the Ozarks. Last year's collections were just over \$1.7 million dollars, the largest amount collected in the last 18 years.

The TCLA board of directors

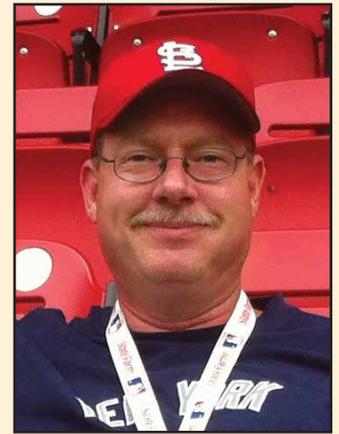
is made up of accommodation owners or managers who are elected as advisory board members from each of the counties representing the small, medium and large business districts within Camden, Miller and Morgan counties. Each board member serves a staggered three-year term and they are tasked with utilizing the lodging tax to advertise and promote the Lake of the Ozarks throughout the mid-west and the Lake's primary feeder markets of St. Louis and Kansas City.

In addition to the aforementioned advertising TCLA also employs a public relations firm, helps fund various special events, festivals and fishing tournaments as well as promoting the Lake to groups, conventions and family reunions. The advertising budget also includes digital online components (search engine marketing, content stories to create interest to visit, and retargeting ads for those who have visited the funlake.com website), magazines, newspapers, television, radio, digital billboards and other online advertising outlets in both national and regional markets.

We hope this information has provided a better understanding of how the two organizations work together to promote our beautiful Lake of the Ozarks.

# Managing Rental Property

## Poor Performance



Russell Burdette

I get a lot of questions about how people can get more rental nights out of their property, however the better question might be, "How can I keep from shooting myself in the foot!" I am definitely a "cup half full" person but sometimes we need to look at the negative in order to keep things positive.

While there are a number of things that you can do to improve your rentals there are also a number of things that you can do so that you don't hurt your rentals. So let's look at a few things "not to do" that will greatly improve your rentals.

**1. Not available!** Owner usage is the one thing that you can never recover from. If your unit is not available to rent, then you can never rent that time. If you truly want to maximize your rentals then you need to use your property as little as possible between Memorial Day and Labor Day.

**2. No view of the water!** People visit the Lake of the Ozarks for, you guessed it, the Lake! Our properties with no view or just a partial view of the water tend to receive about half the rentals of our properties with a good view of the water.

**3. No boat slip!** People visit the Lake of the Ozarks for, you guessed it, the Lake! Do you see a pattern here? 40% of our summer guests last year either brought a boat or rented one while they were here. I don't know about you but I would rather market to 100% of the people vacationing at the Lake and not just 60%.

**4. U-G-L-Y!** Nobody wants to rent an ugly, outdated unit. Our worst looking unit, which is rarely used by the owner, rented for an av-

erage of 26 nights per year over the last four years. Our best looking unit at the same complex has averaged 60 nights per year over the same four years. Ugly means 131% less rentals or for a two bedroom unit, a loss of approximately \$6500.00 for the year. Over those same four years that is \$26,000.00! That is a no brainer to me!

**5. Wrong bed situation!** We have 15 years of rental history that tell us that our guests prefer a king bed in the master bedroom and that they don't prefer bunk beds or sleeper sofas. We tell owners this, yet they decide to go with a queen bed, bunk beds and a sleeper sofa!

**6. Poor pictures!** Your pictures are worth a thousand words and then some. Make sure they look the best that they can. This is how people decide on which property to rent, so put your best foot forward!

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like a vacation rental market analysis or more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

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NEWS IN BRIEF **Nixon a**

Two thirds of \$720,000 grant to fund four salaries

Convention Travel to the Lake is Up Over 200%

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NEWS IN BRIEF **Lazy Gator's zoning battle with county headed to court**

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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## THE HECKERMANS ON THE BAGNELL DAM STRIP

Herbert and Mable Heckerman were among the first merchants on the Bagnell Dam Strip after the creation of the Lake. To recount a bit of their history we turn to a massive effort to preserve some of the early history of Lake of the Ozarks commonly referred to as the "Black Book" or

"The 50th Anniversary of Bagnell Dam 1931 to 1981." This compilation of 575 hard-bound pages was engineered by the late Lorraine Burk, director of the Lake of the Ozarks Area Council of the Arts in 1981.

The Heckerman's came to the Lake from Versailles. They purchased and cleared land just west of the dam along the north side

of Bagnell Dam Boulevard. At that time the Boulevard was an unpaved newly formed stretch of U. S. Highway 54. By 1935 they had a complex of buildings that included the Heckerman service station and garage, a gift shop and a series of nine cottages facing the Lake as well as a four-unit complex fronting the highway adjacent to the V. "Red" Moore

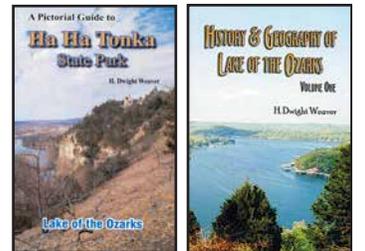
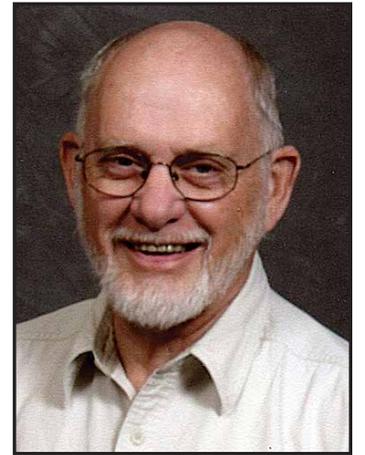
Café. The Heckerman four-unit was rented to the first librarian of School of the Osage and five of the school's first teachers including Hazel John, Alma Lunsford, Helen Klingenberg, Wilma Lawson and Ellen Stewart. The Heckerman's named their new enterprise Heckerman's Cottage Camp and Service Station. They had a substantial investment and prospered so well that they also built a two-story sandstone building for a restaurant called The Copper Kettle. Unfortunately, all of these buildings, including the Gordon Drug Store, were lost to fire at an early date. Strangely, just about all the buildings along the north side of the highway from the Dam to the White House Hotel were eventually lost to fire. After the fire the Heckerman's moved to Arkansas. (Photo: From the Heckerman Archives in the author's collection.)

*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

*The author's latest book on Lake history – Images of Ameri-*

*ca, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.*

Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.



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# Bridging the Gap

*continued from page 1*  
had the cross-lake bridge in mind as a 'visionary project.' They remembered that Harold Koppler, the developer of the Lodge of Four Seasons, had lobbied the state for a bridge way back in the 1970s. Harold Koppler was deceased by then, but MoDOT explained that this piece of legislation might make that bridge possible so Peter Brown, Mr. Koppler's son-in-law, said he would support it. Several big contractors had also gotten on board and MoDOT had worked to inform legislators, so the bill passed."

Over the next several months, Roeger, who was serving on a MoDOT task force at the time, developed an application that would be used to establish the Transportation Corporation. He then worked with HNTB, an architecture, civil engineering consulting and construction management firm, to first conduct a feasibility study, then to complete the application. Public hearings were held on both sides of the Lake and in 1992, the Lake of

the Ozarks Community Bridge Corporation was established as Missouri's first Transportation Corporation by incorporators Warren Donaldson, Joe Jaeger and Roeger.

In 1993, the Missouri Highways and Transportation Commission reviewed the feasibility study and approved construction of a two-lane bridge built on a four-lane substructure, with two-lane approach roads on right-of-way that can be converted to four lanes. The bond payments would be made through the collection of tolls.

In 1994, a cooperative agreement was executed between MoDOT and the Bridge Corporation to apportion the cost of the project, with the Bridge Corporation paying for the bridge and toll plaza and MoDOT funding the approach roads on land in excess of 100 acres donated by Four Seasons.

"The whole intent of the private initiative legislation was to have the private sector participate in projects with MoDOT to get things done. It was quite a lengthy process and required

several trips to Jefferson City but we were finally approved. I served on the board as the treasurer and have been there ever since," he said, adding that all board positions are filled by volunteers without pay.

In 1996, the Lake of the

emony was held May 1, 1998.

The new bridge soon became very popular. In 1999, 807,275 vehicles crossed. Each year, the number increased until 2007, when traffic counts peaked at 1,589,784. In 2008, when the U.S. suffered a recession,

bridge is free, improvements to the MM-TT-F corridor is the top priority of the Lake of the Ozarks Council of Local Governments Transportation Advisory Committee. However, MoDOT District Engineer Bob Lynch said the highway de-



Photo: Willman

Ozarks Bridge Corporation issued \$40.1 million in bridge system revenue bonds to design, construct, and operate the toll bridge. Private contributions of right-of-way and \$5 million in state funds were used to construct necessary approaches. In 1997, construction began. The opening cer-

mon, the number started falling, hitting just 1,145,830. Also contributing to the fall were improvements to Highway 54 and Highway 5, which made it easier and faster to travel around the Lake.

To deal with the loss in revenue, in 2012, the debt was restructured. The Bridge Corporation was able to lower interest rates from 5.25 percent to 3.375 percent, which, in turn, reduced the debt from \$35.6 million to \$31.5 million; it dropped the annual debt service from \$3.6 million to \$1.7 million and the cash flow deficit of \$1 million changed to a surplus of \$1 million. The bridge currently has a \$23-million payoff. At the recommendation of Jacobs Engineering Group, the Bridge Corporation also voted to lower the toll to \$3 from May through September and \$2 October through April.

"The counts have steadily increased since that time, so I'm optimistic that 2019 will see a return to the traffic counts we saw in 2007," Roeger said. "In the meantime, the entire Lake area continues to benefit by the bridge because of increased property values and the ease of getting from one side of the Lake to the other."

The Sunrise Beach Fire Protection is just one example of how the bridge has improved property values. The district's assessed valuation rose from \$100.5 million in 1998 to \$336.1 million in 2018.

Because a dramatic increase in usage is expected once the

partment's current funding limitations will not allow the project.

"MoDOT did preliminary engineering for a new corridor and the approved route, which comes out close to Route F, was estimated at approximately \$27 million for construction and right-of-way and \$5 million for engineering and design work. We committed \$10 million to the corridor at the beginning of the project but we also stated that other priorities in the area had to be completed - and that dollar amount doesn't cover the cost of the new project. However, if someone stepped forward to do a cost-share, that would help the project move forward," Lynch said.

### Facts and Figures

The Lake of the Ozarks Community Bridge is 2,695 feet long.

The decking consists of two 12-foot lanes and two 7-foot shoulders, constructed of 11 constant-depth, welded, 245-foot-long steel-plated girder spans.

The substructure consists of 8-foot drilled shafts socketted into the bedrock, and was built to accommodate four lanes so additional lanes could be added in the future if needed.

Piers vary in height from 75 feet to 235 feet from the bottom of the Lake.

The Community Bridge reduces a 30 to 54 mile drive around the lake into a 10-mile route across the lake, connecting its eastern and western shores.

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# The Ultimate Birthday Bash



*continued from page 4*  
hot dogs, snacks and soft drinks will be for sale. He said he's been approved for a liquor license so he may also start handling beer once he

gets it completed.

"My idea is to have a place for the adults to sit down, relax and have a bite to eat while the kids play paintball - or a place where, after a

good paintball competition, guys can sit down, get a beer and a pizza and talk about how great they played and how they wiped out the other team," he laughed. "I host a

lot of fundraisers here but after everyone is finished playing, there's nothing else for them to do. And half the fun is reliving the battle so I think it will get used a lot."

Scharlott said he's also turning an area that was originally set up as a play place for the younger crowd into a paintball target-shooting range where he can host competitive paintball shoots.

To help boost interest in the sport, from 10 a.m. to 4 p.m. Saturday, June 2 the first 20 kids to register will be able to play free. The event is open to kids 12 to 18. All rental equipment and paint will be provided by MDP Compass Crew, which will be on hand to referee the event and help coach and mentor the kids. Concessions will be available as well. To register, email compasscrew0241@gmail.com.

Over the summer, Scharlott said he'll also be holding water gun parties as well as Fortnite Nights at the Park, where game pieces scattered throughout the park will have to be found - just like in the video game. He's also hoping

to establish regular School of the Osage Nights at the Park where students get in for a discounted rate and a portion of the entry fees go back to the PTA. Because he doesn't have the dates set yet, he suggested checking the website.

"Right now we're operating on a reservation-only basis. When I first opened, I tried just staying open all weekend just hoping people would show up but it was just too slow," he said. "Things have definitely picked up - I already have 10 or 12 parties booked in May and June - but I've found it's still better to take reservations because I can be better prepared. And because I'm reservations only, I can spend time improving the park!"

Admission is \$20 per person and that covers unlimited air for the gun. Equipment rental - guns, masks and protective gear - is an additional \$15 per person. The website <http://fort54paintball.com> offers a booking program. Check the Facebook page for more information and calendar of upcoming events.

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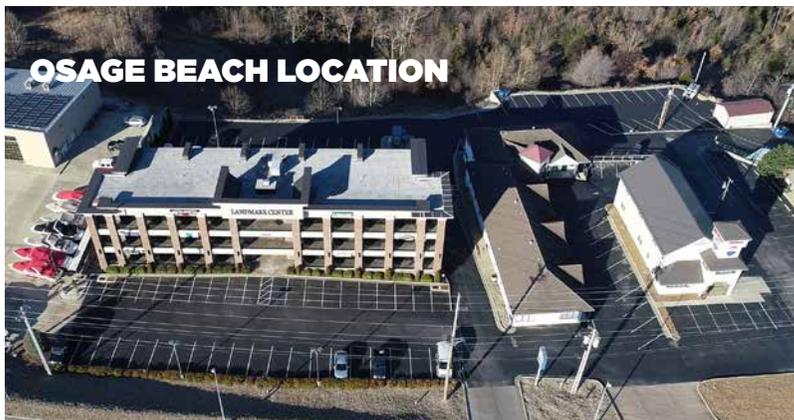
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Keller Williams - 129  
EXP Realty - 78

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John Farrell - 15

# Crossword Puzzle

THEME: SOUTH OF THE BORDER

ACROSS

1. Winter warmer
6. \*Tú, north of the border
9. Put six feet under
13. Computer programmer
14. Supermarket circulars, e.g.
15. "He loves me..." flower part
16. \*Santa Anna's 1836 victory locale
17. Pod dweller
18. All worked up
19. \*Filling+corn dough+corn husk, pl.
21. Like Dorothy Gale's dress
23. Selfie, e.g.
24. Cheese on Peloponnese
25. Eye Network
28. \*Day of the Dead-inspired Oscar-winner
30. Attempted
35. Hipbones
37. Between Thailand and Vietnam
39. El Dorado-related
40. Lymphatic swelling
41. Archipelago parts
43. Unload on eBay
44. Hue perception
46. Bald eagle's nest
47. Caffeine-containing nut tree
48. "\_\_\_\_\_! This is the police!"
50. Bank on
52. Aptitude test
53. Like a doily
55. Margaret, for short
57. \*Made from agave
61. \*Popular huevos accompaniment
65. Driver's 180
66. Flying saucer acronym
68. Mythological princess of Colchis
69. Repenting
70. Collagen target
71. More capable
72. Tiny sips
73. Skeleton in a lock
74. Must-haves

DOWN

1. Jazz singing
2. Coca follower
3. Comic Sandler
4. Chart anew
5. Lark about
6. Puppy barks
7. Keats' poem
8. Cell phone bill item
9. Frigid shipping hazard
10. Butch Cassidy's home state
11. Pro \_\_\_\_\_
12. Big Bang's original matter
15. \*Blind man's target
20. Cause for food recall
22. "\_\_\_\_\_ Now or Never"
24. Tom's craziness?
25. \*\_\_\_\_\_ de Mayo
26. Soft single in baseball
27. Move sideways
29. \*"Mi \_\_\_\_\_ es su..."
31. Biscuit
32. Sandwiches for dessert
33. \*Zapata's collaborator
34. Audience's approval
36. Long, long time
38. Bone-dry
42. Airy fairy
45. Exercising authority
49. One of peeps
51. Tower of London guard
54. Sealing product
56. Freshwater diving bird
57. \_\_\_\_\_ of events
58. Red carpet purse
59. Witty remark
60. RIP pots
61. "\_\_\_\_\_ that" on walkie-talkie
62. In neutral
63. Gardener's purchase
64. Crew propellers
67. "Jack and the Beanstalk" exclamation

Solution: Page 16

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
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65						66	67			68				
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72						73				74				

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# A Matter of Trust

## Should You Use Your Retirement Savings to Pay for Your Child's College?



**Trenny Garrett, J.D., CTFA**  
Senior Vice President  
deferral.

It's that time of year again when many parents are proudly watching their children walk across the stage to receive their diplomas as they graduate to the next chapter in their lives, but did you know that the average cost for a college undergraduate degree is now around \$25,000 per year? That equates to about \$100,000 for a four-year degree. Now, fast forward 18 years, assuming a 6% percent inflation rate, and that same four-year degree now costs \$264,000. This makes it easy to understand why college education expenses are at the forefront of many people's minds.

Some people choose to concentrate all their efforts on maximizing their retirement savings and then drawing on these funds for college expenses. However, if college tuition is paid for out of a retirement account over several years, it's almost impossible to predict what will be in the retirement account after a child completes college. This could cause a severe retirement savings shortfall, and lumping college savings and retirement together in this manner can cause confusion. To help increase the odds of achieving both of these goals, financial planning professionals often suggest establishing dedicated college savings accounts.

### Maximizing tax advantages

There are several different types of college savings accounts. Each type offers tax benefits that help make it easier to save for college while possibly reducing the tax burden.

With 529 college savings plans and Coverdell Education Savings Accounts (ESAs), any withdrawal(s) taken to pay for qualified higher education expenses; such as tuition, fees, and room and board, are free from federal income taxes. Many states also offer additional tax benefits to residents who use their home state's 529 plans. Another advantage of a dedicated college savings account is that it is relatively simple for gifts from family, friends or others to be deposited directly into the account. This is not usually the case with retirement accounts. For example, a 401(k) plan can only be contributed to through salary

### Retirement account rules can be complicated

The IRS permits penalty-free, early distributions to be taken from IRAs for the purpose of qualified higher education expenses. When a distribution is taken from a traditional IRA or Roth IRA to pay for college before age 59 and a half, you are generally exempt from the 10% early withdrawal penalty. However, if an early withdrawal of earnings is taken from a Roth IRA, or any early withdrawal from a traditional IRA, taxes would be due.

### Prioritizing retirement savings

Many people need to prepare to live off of their retirement savings for 20 to 30 years or more, since longevity is on the rise. That being said, there is always an option to borrow money to finance the cost of college. There is no such thing as a retirement loan. Therefore, that is why it is often recommended to prioritize retirement savings before college expenses.

There are obvious complexities when saving for college and determining where to draw the appropriate funds from. This makes it all the more important to work with your tax professional and your trusted financial advisor on this journey. This will allow you to spend more time watching your children grow, and less time worrying about how to pay for their bright, and prosperous future. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

*The information in this article is not presented as personal, financial, or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.*

# The Lake Area Chamber Gears Up for the Magic Dragon Street Meet Nationals

Pre-Registration for the Lake Area Chamber of Commerce's 31st Annual Magic Dragon Street Meet Nationals is coming to a close, and the excitement grows -- as that means we're only a week away from the kick-off to this annual event.

"Registrations have been

very steady this week and we're in line with our average of pre-registered vehicles tipping the scale at over 70% full." Stated Chamber Director, K.C. Cloke.

The show officially begins on the Strip at noon on Friday, May 3rd, 2019 and will run till Sunday, May 5th 2019. Registration and dash cards can be

picked up at Willmore Lodge in Lake Ozark starting on Thursday, May 2nd from noon to 5pm or Friday, May 3rd from 6 am till 8pm and on Saturday, May 4th from 6 am till noon. Participants are encouraged to visit Firestone Alley featuring family activities, sponsor booths, as well as the infamous Bigfoot Monster Truck. The Big Foot Car Smash will take place on Saturday, May 4th at 2pm, courtesy of Precision Tire and Automotive in Osage Beach. Judging for this event will take place on Sunday, May 5th and all vehicles to be judged must be in place no later than 9am. The awards ceremony will take place on Sunday, May 5th at the Ozark Live Stage and will begin at 1pm.

To receive up-to-date information about this year's show, text "LakeCarShow" to 40691.

You can view the entire car show schedule at [www.MagicDragonCarShow.com](http://www.MagicDragonCarShow.com) or by calling the Lake Area Chamber of Commerce at (573)964-1008.



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# Ribbon Cuttings

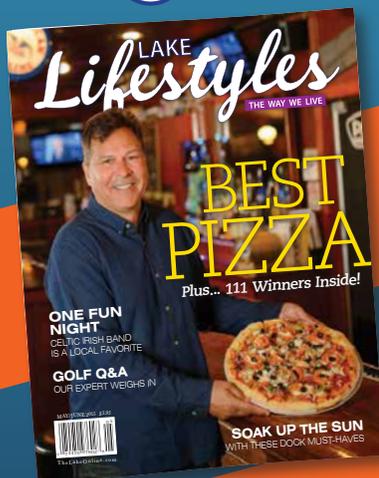


The Lake Area Chamber recently held a grand opening ribbon cutting for LandShark Bar & Grill at 494 Tan Tar A Drive in Osage Beach. The ribbon cutting took place on April 2nd, 2019 at 5:00 pm. Attendees included LandShark Bar & Grill staff members, as well as Lake Area Chamber staff, board members, and volunteers. For more information, visit their website at [www.lakeoftheozarks.landsharkbarandgrill.com](http://www.lakeoftheozarks.landsharkbarandgrill.com) or call (573)-348-8593.



The Lake Area Chamber recently held a ribbon cutting for Reece & Nichols Lake of the Ozarks at 2860 Bagnell Dam Blvd. in Lake Ozark. The ribbon cutting took place on April 12th, 2019 at 11:30 am. Attendees included Reece & Nichols Lake of the Ozarks staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit their website at [www.homeatthelake.com](http://www.homeatthelake.com) or call (573)-365-2311

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# Young Professionals at the Lake Dodgeball Tournament Raises Funds for CADV/VOC

The Young Professionals at the Lake (YPL), an affiliate of the Lake Area Chamber of Commerce, recently donated \$3,116.75 to Citizens Against Domestic Violence.

The funds were raised through proceeds from the organization's annual dodgeball tournament. Each year the tournament committee chooses a lake-area nonprofit organization to benefit from the proceeds.

In the past 4 years, The YPL Dodgeball Tournament has

raised \$9,591.21. Past recipients include Kid's Harbor, Kiwanis Club of Ozark Coast and Lake Area Big Brothers, Big Sisters.

To learn more about Young Professionals at the Lake or to get involved with next year's tournament, contact the Lake Area Chamber of Commerce at 573-964-1008 or visit [facebook.com/youngprofessionalsatthelake](http://facebook.com/youngprofessionalsatthelake).

The Young Professionals at the Lake present a \$3,116.75 donation to Citizens Against Domestic Violence.

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**8 TO 11 PM**

# Osage Beach prepares for Amendment 2

*continued from page 10*  
Article XIV of the Constitution,” said Dr. Randall Williams, DHSS Director. “After careful due diligence based on

broad input and other states’ experiences, we are establishing the number of licenses in this first year to be consistent with what is outlined in the

Constitution. Moving forward, we will continually reassess to ensure access for patients is adequate.”  
Facility license application

forms and instructions will be available online June 4, and DHSS will accept completed applications from August 3 to 17. DHSS and contracted partners will then have until December 31 to review and score applications prior to licensing.

“The blind facility application scoring process will ensure that businesses selected for licenses will be those most capable of providing quality service to patients while adhering to the regulations we are implementing,” said Lyncall Fraker, Director of DHSS Section for Medical Marijuana Regulation.

Draft rules for Definitions and Seed-to-Sale Tracking are now posted on the DHSS website. Other drafts that have previously been posted in their initial form have been updated and include: Qualifying Patient/Primary Caregiver, Dispensary Facility, Infused Products Manufacturing Facility and Medical Marijuana Establishments Generally.

DHSS will continue accepting feedback on all drafts of

rules via an online suggestion form until May 15. All rules must be finalized and available to the public by June 4. Until then, draft rules are subject to change.

A recent study conducted by the University of Missouri showed that there won’t be enough demand for medical marijuana to support 60 commercial growers, the number of businesses the state is required to license by next year. The 46-page report estimates just 26,000 patients will be qualified to get medical marijuana by the year 2026 and their needs could be met by from 24 to 29 growers. The Constitutional amendment approved by voters also requires the state to license at least 192 dispensaries and 86 facilities that manufacture marijuana-infused products – products that are used by means other than smoking. To date, Missouri has received more than 470 applications and more than \$3.3 million from businesses that want to grow or sell products.



Photo: City of Osage Beach

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# BRC concert is still on – just in a different location

By Nancy Zoellner-Hogland

Don't worry – you can still enjoy an Achy Breaky Heart – or at least a live, in-person rendition of the song by its original recording star.

Although Lake Ozark didn't approve a special event permit that would have allowed a Billy Ray Cyrus concert on the Bag-nell Dam Strip, Gary Prewitt, owner of Shady and Lazy Gators entertainment venues on Horseshoe Bend, was able to work out an agreement for the concert to be held at Lazy Gators.

The event is set for 7:30 to 11 p.m. Saturday, June 1. A spokesman for the entertainment complex said it's going to be busy since that's the same day of the Lake Race and they expect both Shady and Lazy Gators to be packed with race partiers. But they're going to work with the concert organizer to figure out some of those details.

Tickets are on sale on Eventbrite.com and start at \$49 for standing room only spot and run up to \$2,000 for a VIP table or VIP Cabana. "Tables" include



a high top table and 12 tickets, two bottles of liquor or four cases of beer and additional waitress service. You must be 21 to purchase this package. "Cabanas" include outdoor furniture and also come with 12 tickets. This package also includes the same "extras" and same age restriction. According to Eventbrite, private tables and cabanas are the only areas where waitress service is of-

ferred.

A write-up on the Eventbrite website says, "Billy Ray Cyrus has sold over 20 million albums and had 17 hit singles. His #1 smash hit 'Old Town Road' has just exploded past 145 million streams."

TasteofCounty.com said the remix with teenage rapper Lil Nas X is actually a remix of Lil Nas X's original, but with a "galloping beat, whistling drops

and other melodic flourishes" added to the track. DJ and producer Diplo officially released the remix on Monday, April 29 after performing the song with Lil Nas X and Cyrus at Stagecoach 2019.

However, according to the country music site, Lil Nas X and "Old Town Road" had been making headlines since mid-March, when the song became an immediate viral hit via the

video app TikTok. When Cyrus remixed the song with Lil Nas X, in addition to the new sound, Cyrus added a new verse. It worked because it's been No. 1 on the Billboard Hot 100 charts for three weeks running.

You can watch the music video on YouTube at <https://www.youtube.com/watch?v=gUcisII7sM>

According to Lake Ozark officials, the special event permit, which first came before the board in March, was not approved because the concert would have required the city to close down a portion of Bag-nell Dam Boulevard and detour traffic – something City Administrator Dave Van Dee said was problematic.

"The other businesses on the Strip whose traffic would have been disrupted were not happy about it because they felt it would impact their sales on what they feel would be a busy evening. And the board felt that closing down a public road to benefit a private entity was not a good idea," Van Dee said.

## TECHNOLOGY AND LIFESTYLE

### Cool Gadgets and Gizmos for the Geek in All of Us



### Sonos Play 5

You can't always take a full-fledged stereo with you to listen to your favorite audible or play music while cooking. That's where the Sonos Play: 5 comes in. It sounds larger than life with quality speakers that produce impressive bass in a small enclosure, unlike most Bluetooth speakers. Along with Spotify Connect, and Bluetooth, you can of course plug in any device to the 3.5mm mini plug port. But it's not for the faint of heart at \$650 at retailers.



### Jabra Elite 65T

Apple's AirPods might be nice, but the Jabra Elite 65t will fit the bill for everyday excellent sound and wireless Bluetooth convenience. With the new BT 4.0 the sound is better than ever, and you get five hours on a full charge. There's also no lag when viewing Netflix, Youtube or a movie on your device. Available everywhere, \$190.



### Garmin Forerunner 935

Also for those on the go, the Garmin Forerunner 935, while not cheap-- is for those who take fitness seriously. It can track your activities like swimming, biking, golf, running and can display training options for them. Get information on heart rate, lactate, recovery times and more. The lightweight time-keeper runs up to 2 weeks on standby and 24 hours of constant use on one charge. About \$550 at your favorite retailer.



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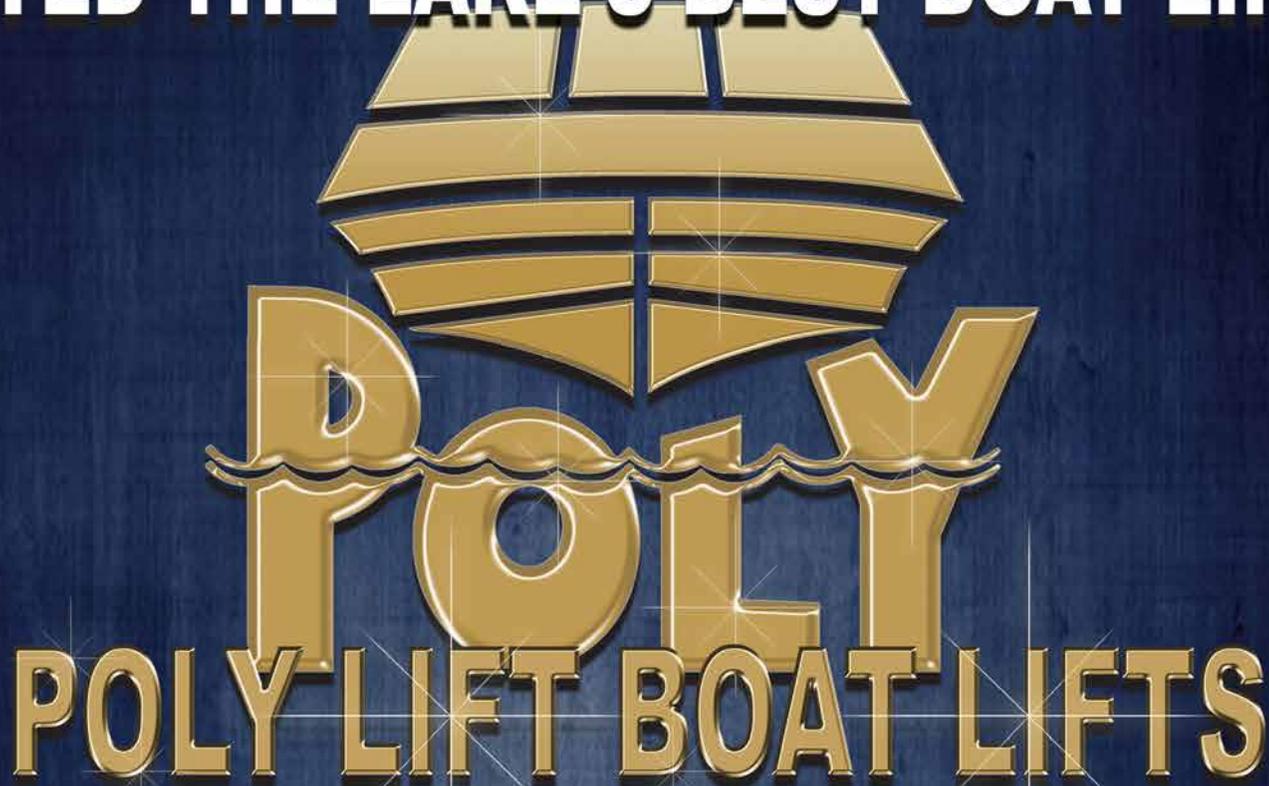
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